

**UNITED COMMERCIAL BANK PLC**

Treasury Division (FX Desk)

Corporate Head Office

Exchange Rate Circular No: 2025/187

Wednesday, October 08, 2025

**INDICATIVE FOREIGN EXCHANGE RATES FOR CLIENTS**

FC Buying Rate				FC Selling Rate		Foreign Currency Codes		
TT CLEAN	TT Doc	OD SIGHT EXPORT	OD TRANSFER	TT & OD	BC Selling			
121.0000	120.9500	120.4561	119.8917	122.3500	122.3500	USD		
162.0916	162.0416	160.7607	160.0074	166.0412	166.0412	GBP		
140.5778	140.5278	139.3436	138.6907	144.2874	144.2874	EUR		
0.7940	0.7890	0.7853	0.7816	0.8168	0.8168	JPY		
151.1744	151.1244	149.4678	148.7674	153.6288	153.6288	CHF		
80.9104	80.8604	79.8842	79.5099	82.3025	82.3025	AUD		
88.8073	88.7573	87.9884	87.5761	90.1289	90.1289	CAD		
15.7280	15.6780	14.6117	14.5433	15.9241	15.9241	HKD		
96.8775	96.8275	95.5622	95.1144	98.3521	98.3521	SGD		
32.8804	32.8304	32.7326	32.5793	33.4061	33.4061	AED		
32.1723	32.1223	32.0277	31.8776	32.8060	32.8060	SAR		
12.6293	12.5793	12.5725	12.5136	13.1702	13.1702	SEK		
17.3095	17.2595	17.2316	17.1509	17.8096	17.8096	CNY		
Cash Foreign Currency Rate				Interest Rates (%) for NFCD & RFCD				
	USD	GBP	EUR		30 days	90 Days	180 Days	360 Days
Selling	123.5000	166.3051	144.4950	NFCD (USD)	2.58	2.69	2.80	2.85
Buying	122.5000	163.4885	141.5855	RFCD (USD)	3.00			

Usance Export Bills Buying Rates							
	30 Days	60 Days	90 Days	120 Days	150 Days	180 Days	
USD	118.90	117.69	116.48	115.27	114.06	112.85	
FORWARD Rates for USD (Indicative)							
	30 Days	45 days	60 days	90 days	120 days	180 days	
Selling	122.95	123.26	123.56	124.16	124.76	126.11	
Buying	121.60	121.90	122.19	122.79	123.39	124.71	
Reference Rate (%)		Overnight(06.10.2025)	30 Days	90 Days	180 Days	360 Days	
USD SOFR (07.10.2025)		4.18000	4.08372	3.93532	3.79652	3.60140	
GBP SONIA (06.10.2025)			3.9748	3.9687	3.9302	3.8574	
€STR (07.10.2025)			1.927	1.926	1.915	1.886	

**NOTE:**

1. The above rates are indicative only & subject to change due to movement in the market. Bank reserves the right to accept or reject any rates quoted on this Rate Sheet.
2. TT & OD rate is applicable for credit, Debit and similar card's foreign currency payment settlement and student file outward remittance rates will be same as TT & OD rates.
3. The aforementioned rates shall apply to all transactions up to USD 5,000.00 or the equivalent amount in other foreign currencies. For transactions exceeding USD 5,000.00, the settlement rate shall be determined based on freely negotiated rates in accordance with Circular No. FE 38, dated December 2024. All branches are hereby advised to obtain applicable rates from the Treasury Division for transactions exceeding the stated limit.
4. Interest rates for RFCD Accounts is applicable for average deposit of equivalent USD 1000/ or above - for minimum 30 days.
5. For NFCD amount US\$ 500,000.00 & above specific rate to be taken from Treasury Division .
6. The quoted forward rates are indicative in nature and subject to the availability of matching funds. For any forward contract bookings with clients, branches or designated Relationship Managers must obtain specific rates from the Treasury Division. For the purpose of forward rate calculation, the interbank USD/BDT weighted average rate as published on Refinitiv shall be used as the spot rate.